

### **REMARKS**

Claims 17-28 are pending in the above-identified application. Claims 17-28 were rejected. With this Amendment, claims 17, 21, and 25 were amended, claims 19, 23, and 27 were cancelled, and claims 29-31 were added. Accordingly, claims 17, 18, 20-22, 24-26, and 28-31 are at issue in the above-identified application.

#### **I. 35 U.S.C. § 103 Obviousness Rejection of Claims**

Claims 17-28 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Fox et al. (U.S. Patent No. 6,560,581). Applicant respectfully traverses this rejection.

Claim 17 has been amended to specify that the service requests and the digital signature for verifying are provided via a storage medium connectable to a user terminal. The Examiner admits that Fox et al. does not teach performing the verifying function when an objection to the fee is received from the user, and asserts that the performance of this same function would have been obvious to one of ordinary skill in the art in order to prevent disputes between all involved parties in the transaction. Fox et al., however, does not disclose or suggest providing the service requests and the digital signature for verifying via a storage medium connectable to a user terminal, as required by claim 17. (See Fox et al. at col. 25, lines 11-13.) Thus, it would not be obvious to derive claim 17 from Fox et al. For reasons similar to those discussed regarding claim 17, Applicant respectfully submits that claims 17, 18, 20-22, 24-26 and 28 are also allowable over Fox et al. Claims 19, 23, and 27 have been cancelled. Newly added claims 29-31 clarify that the storage medium comprises hardware. No new matter has been added with these claims. (See Specification at page 10, lines 22 through page 11, line 2.) Accordingly, Applicant respectfully requests withdrawal of this rejection.

## II. Conclusion

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

Respectfully submitted,

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